UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

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Client name

LATASHA S. CALLOWAY

Case Number: 5-20-00681

Chapter: 1

CERTIFICATE OF MAILING

The undersigned employee in the office of:

Tullio DeLuca, Esquire

hereby certifies that a copy of the attached Notice of 341 Meeting of Creditors was mailed today to all parties named on the attached mailing list by regular first class mail.

DATED: March 7, 2020

SIGNED:

TITLE: Legal Secretary

Information to id	dentify the case:		
Debtor 1:	Latasha S. Calloway	Social Security number or ITIN: xxx-xx-4404	
Debior 1.	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bank	kruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 13 2/26/20	
Case number:	5:20-bk-00681-RNO		

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

9/19

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Debtor's full name	About Debtor 1: Latasha S. Calloway	About Debtor 2:
All other names used in the last 8 years	aka Latasha Shereece Calloway, aka Latasha Calloway	
Address	PO Box 17 Effort, PA 18330	
Debtor's attorney Name and address	Tullio DeLuca 381 N. 9th Avenue Scranton, PA 18504	Contact phone 570 347-7764 Email: tullio.deluca@verizon.net
Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday - Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500
	All other names used in the last 8 years Address Debtor's attorney Name and address Bankruptcy trustee Name and address Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	All other names used in the last 8 years Address PO Box 17 Effort, PA 18330 Pebtor's attorney Name and address Bankruptcy trustee Name and address Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at Latasha S. Calloway aka Latasha Shereece Calloway, aka Latasha Calloway Italica Shereece Calloway, aka Latasha Calloway aka Latasha Shereece Calloway, aka Latasha Calloway Italica Shereece Calloway Italica Shereece Calloway Italica Shereece Calloway, aka Latasha Calloway Italica Shereece Shereece Calloway Italica She

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

page 1

Location: 7. Meeting of creditors Best Western Genetti's, 77 East Market Debtors must attend the meeting to April 6, 2020 at 10:00 AM Street, Wilkes-Barre, PA 18701 be questioned under oath. In a joint case, both spouses must attend The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. *** Valid photo identification and proof of social security number are required 8. Deadlines Filing deadline: 6/5/20 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 5/6/20 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 8/24/20 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

exemptions in line 8.

CARDMEMBER SERVICES PO BOX 3220 BUFFALO, NY 14240

CERTIFIED CREDIT & COLLECTION PO BOX 1750 WHITEHOUSE STATION, NJ 08889 CMRE FINANCIAL SERVICES, INC. 3075 E. IMPERIAL HWY. #200 BREA, CA 92821-6753

GEISINGER HEALTH SYSTEM 100 NORTH ACADEMY AVE. DANVILLE, PA 17822 HEARTLAND ECSI PO BOX 1238 WEXFORD, PA 15090-1230 MILSTEAD & ASSOCIATES, LLC 1 E. STOW RD. MARLTON, NJ 08053

OVERLOOK HOSPITAL 99 BEAUVOIR AVE. SUMMIT, NJ 07901 PA DEPARTMENT OF REVENUE BANKRUPTCY DIVISION DEPT 280946 HARRISBURG, PA 17128